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**PATENT**  
Attorney Docket No. 020375-002910US

Assistant Commissioner for Patents  
Washington, D.C. 20231

On Oct 24, 2001

TOWNSEND and TOWNSEND and CREW LLP

By: Connie Larson

*b/t  
8/19/02  
C.W*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Stephen Chin

Application No.:

Filed:

For: INTERNET-BASED MONETARY PAYMENT SYSTEM

Examiner:

Art Unit:

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks.

IN THE CLAIMS:

Please cancel claims 1-10, and add new claims 11-18 as follows.

*11* (New) A method for transferring funds using the Internet, the method comprising:  
3 storing in a stored value account of a sender electronic funds that are  
4 available for transfer to a recipient;

*a/*